



DECLARATION AND POWER OF ATTORNEY

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'Δ с э	helow	named	inventor,	10	tec.	lare	that:

PCT international filing date of this application:

My residence, post office address and citizenship are as sta inventor (if only one name is listed below) or an original, fir matter which is claimed and for which a patent is sou IMPLEMENTING PERSON-TO-PERSON MONEY EX was filed on October 30, 2000 as Application No.	est and joint inventor (if plural inventor aght on the invention entitled: SYS CHANGE the specification of which	rs are named below) of the subject TEMS AND METHODS FOR X is attached hereto or
I have reviewed and understand the contents of the above amendment referred to above. I acknowledge the duty to disc Code of Federal Regulations, Section 1.56. I claim foreign foreign application(s) for patent or inventor's certificate listed or inventor's certificate having a filing date before that of the	close information which is material to priority benefits under Title 35, United below and have also identified below	patentability as defined in Title 37, d States Code, Section 119 of any any foreign application for patent
I claim the benefit under Title 35, United States Code, Section subject matter of each of the claims of this application is not of the first paragraph of Title 35, United States Code, Section 1	disclosed in the prior United States app	lication in the manner provided by

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Application No.	Date of Filing	Status
00/630 014	August 15, 2000	Pending

Title 37, Code of Federal Regulations, Section 1.56 which occurred between the filing date of the prior application and the national or

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

> Gerald T. Gray, Reg. No. 41,797 Philip H. Albert, Reg. No. 35,819

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I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Signature of Inventor 1	Signature of Inventor 2	Signature of Inventor 3
Paul Gallagher	Steve Davis	Ivan Liu
Date	Date	Date
Signature of Inventor 4		
Martin Hampton		
-Date		